

April 5, 2006

Martin J. Gruenberg, Acting Chairman
FDIC Board of Directors

Dear Mr. Gruenberg,

I'm writing in hope that the FDIC will stop Wal-mart from forming the "Bank of Wal-mart". This is a very bad idea and will put too much power in the hands of one corporation. They have already forced smaller retail operations into bankruptcy and closures, and will no doubt do the same to local banks, then we will have no choice but to do business with them. Wal-mart thinks only of their bottom line and nothing else and I urge all FDIC Board Members to give this matter their utmost attention.

Thank you.

Clara Roach